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Attorneys for Debtors

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA

**In re:**

**Case No. 11-70592 RLE**

**ALVIN RIVERA SANGCO and  
DINA LAMUETE LOVE-SANGCO,**

**Chapter 13**

**Debtors.**

**DECLARATION OF DEBTORS IN  
SUPPORT OF CONFIRMATION (STEP-  
UP PAYMENTS)**

We, Alvin Rivera Sangco & Dina Almuete Love-Sangco, declare:

1. We are the debtors in the above-captioned case.

2. We declare that we initially underestimated our living expenses.

Cost of living increase will allow for step-up payments.

We declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct and that this Declaration was executed in Oakland, California on the date set forth below.

Dated: January 27, 2012

/s/ Alvin Rivera Sangco  
Alvin Rivera Sangco

/s/ Dina Lamuete Love-Sangco  
Dina Lamuete Love-Sangco